



Order Filed on January 12, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Joseph D. Marchand, Esquire  
117-119 West Broad Street  
PO Box 298  
Bridgeton, NJ 08302  
Attorney for Trustee  
JM5998

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In Re:

John J. Garagozzo

Debtor

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Case No. 17-14028/JNP

Chapter 7

Hearing date: January 12, 2021

Judge: Jerrold N. Poslusny, Jr.

ORDER RECLASSIFYING CLAIM OF ATLANTIC CITY ELECTRIC

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: January 12, 2021**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

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This matter having come before the Court on application and in the presence of Joseph D. Marchand, Esquire, Attorney for Trustee and Trustee, and Atlantic City Electric, and the Court having heard oral argument and for good cause shown

**IT IS FURTHER ORDERED THAT** the claim of Atlantic City Electric is reclassified as a general unsecured non-priority claim to the extent of \$2,216.33.

In re:  
John J. Garagozzo  
Debtor

Case No. 17-14028-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jan 12, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2021:

Recip ID	Recipient Name and Address
db	+ John J. Garagozzo, 108 Brookhollow Court, Mickleton, NJ 08056-1253
aty	+ Douglas A. Madanick, Kulzer & DiPadova, PA, 76 E. Euclid Avenue, Suite 300, Haddonfield, NJ 08033-2342

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2021 at the address(es) listed below:

Name	Email Address
Denise A Kuhn	on behalf of Attorney Dept. of Revenue Commonwealth of Pennsylvania department of revenue dkuhn@attorneygeneral.gov
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2, Mortgage Pass-Through Certificates, Series 2007-HE2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

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John R. Morton, Jr.

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com

Joseph Marchand

jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com

Joseph Marchand

on behalf of Trustee Joseph Marchand jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com

Joseph Marchand

on behalf of Plaintiff Joseph D Marchand jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com

Kevin Gordon McDonald

on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2007-HE2,  
Mortgage Pass-Through Certificates, Series 2007-HE2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Kimberly A. Wilson

on behalf of Debtor John J. Garagozzo k\_wilsonlaw@comcast.net courtdocs\_kwlaw@comcast.net;kwlawoffices@gmail.com

Pamela Elchert Thurmond

on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov Karena.Blaylock@phila.gov

Ramanjit K. Chawla

on behalf of Creditor State Of New Jersey Division Of Taxation ramanjit.chawla@dol.lps.state.nj.us

Raymond Shockley, Jr

on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16